No. 4401—*Ml.* 68-06-10, *dated* 27*th November* 1906.

Mr. Abdul Hameed Khan Saheb, Jahgir Stipendiary and Landholder, is appointed a member of the Sarjapur Municipal Board, in place of Mr. Ghouse Khan Saheb, deceased.

No. 4367—*L. F.* (169-06)-2, *dated* 26*th November* 1906.

Under clause (*h*) of para 7 of the rules issued under the Local Boards Regulation, Mr Annasamaiya is appointed as a member of the Srinivaspur Taluk Board, in place of Mr. Chinnappa, deceased.

No. Fl. 3763—*Gl. Fin.* 280-06-47, *dated* 23*rd November* 1906.

The Mysore Government Savings Banks Rules with all amendments, sanctioned up to date, incorporated in them are hereby published for general information :—

MYSORE GOVERNMENT SAVINGS BANKS RULES.

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MYSORE GOVERNMENT SAVINGS BANKS.

Principles.

1. His Highness the Maharaja's Government hereby sanction the introduction of the following Rules (*vide* Notification No. Fl. 1510—Gl. Fl. 280-04-38, dated 15th August 1906), in respect of Government Savings Banks in supersession of all existing Rules on the subject—

I.—In these Rules—

"Depositor" and "Deposit" bear the meaning which they bear in *The Government Savings Bank Act*, 1873.

"Account" means the account of a Depositor in a Government Savings Bank.

"Balance" means the balance at credit of an account.

II.—Any person may become a Depositor on his own behalf or on behalf of any other named person dependent upon him. Deposits may also be made by the managers of benevolent or other public associations, or by public officers, of money deposited with them *ex-officio* as security for the discharge of any public duty or for the fidelity of any public officer, or for the accomplishment of any public object.

III.—Subject to the provisions of these Rules, the Government of Mysore guarantees the repayment of every deposit with interest.

IV.—Without the sanction of the Comptroller, no account will be opened for less than one rupee and no person may deposit more than two thousand rupees in all between any 1st of July and the 30th June next following. The total amount which a depositor may have at his credit at any time, exclusive of interest for the current year should not also exceed five thousand rupees.

V.—Interest will not be allowed upon a smaller balance than (2) two rupees, or upon the excess in any balance over the highest multiple of (2) two rupees.

VI.—Interest will be allowed for each calendar month upon the minimum balance of the account between the close of the fourth day and the end of the month.

VII.—From 1st October 1906 till further notice, interest will be allowed upon deposits at the rate of one pie a month on every two rupees, which is equal to one anna for every wenty-four rupees, being at the rate of ($3\frac{1}{8}$) three and one-eighth per centum per annum. Without the sanction of the Comptroller, no higher monthly interest will be allowed upon any balance than Rs. 13-0-4, being the interest upon Rs. 5,000.

(1) In calculating interest, one anna will be taken as the interest for one month on every twenty-four rupees of the amount entitled to bear interest, and for broken sums below twenty-four rupees the following table will be used :—

Principal	Interest	Principal	Interest
Rs. a. p.	A. p.	Rs. a. p.	A. p.
2 0 0	0 1	14 0 0	0 7
4 0 0	0 2	16 0 0	0 8
6 0 0	0 3	18 0 0	0 9
8 0 0	0 4	20 0 0	0 10
10 0 0	0 5	22 0 0	0 11
12 0 0	0 6	24 0 0	1 0

Example.—Required interest for one month on Rs. 134-6-10—

		Rs.	A.	P.		As.	P.
Interest on		120	0	0	is	5	0
Interest on		14	6	10	is	0	7
	Total ...	134	6	10		5	7

(2) In cases where the deposit at credit of an account exceeds Rs. 5,000, on account of such excess not having been withdrawn by the 1st of October 1906, interest will be allowed at the usual rate of $3\frac{1}{8}$% per annum only upon the prescribed maximum limit of Rs. 5,000 and at the rate of two per centum per annum on the excess over it.

In calculating interest on such excesses, eight pies will be taken as the interest for one month on every twenty-five rupees of the amount and for broken sums below twenty-five, the following table will be used :—

Principal	Interest	Principal	Interest
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
3 2 0	0 0 1	15 10 0	0 0 5
6 4 0	0 0 2	18 12 0	0 0 6
9 6 0	0 0 3	21 14 0	0 0 7
12 8 0	0 0 4	25 0 0	0 0 8

Example—Required interest for one month on Rs. 134-6-10 :—

	Rs. a. p.	As. p.
Interest on	... 125 0 0	3 4
Do	... 9 6 10	0 3
Total	... 134 6 10	3 7

VIII.—Every account will be made up on the 30th June, and the interest then due calculated under these Rules, added to the balance, upon which future interest will accrue. If an account is closed on any other date, interest due to the end of the preceding calendar month will be paid to the Depositor; but a Depositor who closes an account should not, ordinarily, be permitted immediately to re-open it except on payment of a fine varying at the discretion of the Treasury Officer from one to ten rupees.

IX.—Whenever a Depositor changes his residence, an account may be transferred free of charge to the Government Savings Bank in the district to which the Depositor is removing. Without the special permission of the Comptroller, an account may not be otherwise transferred from one Bank to another.

X.—A Deposit Book will be supplied to each Depositor in which the Treasury Officer will acknowledge every deposit. The personal attendance of a Depositor is not required; but no deposit will be received or payment made without the Depositor's Deposit Book, and the Government will not be responsible for any deposit the receipt of which is not acknowledged in a Deposit Book. The interest due to date will be entered in each Deposit Book the first time that it is produced after the 30th June. The first Deposit Book will be supplied free of charge; but if a Deposit Book is lost or injured, or if a closed account is re-opened, one rupee will be charged for a new book.

XI.—Without special permission a Depositor may not draw upon his account more than once in thirty days or open more than one account in his own name or in the name of any member of his family or for his own benefit or the benefit of any member of his family. The Comptroller must take precautions to prevent any transgression of this Rule, and, in particular, any employment of an account as an ordinary drawing account. This rule is not meant to prevent any one from opening more than one *ex-officio* or public account.

"XI. A.—Should under any circumstances an erroneous payment be made resulting in an overdraft, the interest due on the overpayment from the date of such payment to date of its recovery will be recovered from its deposit or whose account was overdrawn."

XII.—The Treasury Officer may refuse to open any account or may close any account for any sufficient reason; as, for example, because he thinks that the account is likely to be used or is being used contrary to the object for which Government Savings Banks are established, namely, the encouragement of saving. But every such refusal or closure, and the reasons for it, should be reported to the Comptroller.

XIII.—When the Treasury Officer thinks it proper to close any account, he shall give notice in writing to the Depositor of such closure. After the date of such notice, no deposit shall be accepted on the account so closed, and no interest shall be allowed upon the balance of the closed account after the end of the calendar month then current.

XIV.—The Government of Mysore reserves the right to alter or add to these Rules at any time.

XV.—A copy of the Government Savings Banks Act, 1873, and of these Rules, shall be printed in each Deposit Book delivered after this date, and the signature, or, if he cannot write, mark of the Depositor obtained to the annexed declaration before any deposit is accepted from him.

XVI.—These rules shall come into force from the 1st October 1906.

Declaration to be recorded in accordance with Rule XV.

I.....acknowledge that I have read these Rules (or, if he cannot read,—that these Rules have been read to me).

Dated.....

.....

(Signature or Mark.)

B

Management.

2. The business of the District Savings Bank will be conducted by the Officer in charge of the Treasury.

Business Arrangements.

3. Every District Savings Bank must be open for business every day, Sundays and holidays excepted.

Nature of Accounts.

4. No person should be permitted to resort to the District Savings Bank as a place for the deposit of a floating balance, on which he will operate constantly by depositing and withdrawing money. The Treasury Officer has full discretion to close such accounts.

More than one withdrawal in the same month under the same account should not be allowed without the special permission of the Treasury Officer given for assigned reasons.

5. No non-official accounts should be opened in the name of two or more persons jointly, nor should any trust accounts be allowed.

This is a prohibition of accounts of trusts, not of deposits on behalf of minors, &c.

Corporations.

6. There is no objection to an account being opened with a District Savings Bank in the name of a corporation or committee, provided that it be notified at the time what officer of the corporation or committee may draw upon the account, and by whom such officer is appointed, and that the name of the incumbent of the office, and any subsequent change of incumbent, be regularly notified to the Bank, which in its turn should report the change to the Comptroller's office through the medium of a fresh index card; provided further, that the restrictions applicable to single Depositors are observed, *viz.*, that not more than Rs. 2,000 are deposited in one official year, *i. e.*, from 1st July to 30th June, and that the Bank is not made a convenience for keeping a current account. If, however, it is desired to have a larger amount, the orders of the Comptroller should be applied for, with full particulars as to the character of the account.

7. Special accounts may be allowed to benevolent institution or to *quasi*-public associations, provided that the funds are of a cumulative character, and that it is not intended to employ the Bank for the custody of mere floating deposits. The proviso in the last rule regarding the officer who may operate on the account, applies here also.

No Plural Accounts.

8. Speaking generally, no person who already has an account in a Savings Bank should be permitted to open another in the same or in another Bank. This rule, however, is not intended to debar persons from opening one or more accounts in their official, as distinct from their private, capacities, provided the accounts opened in the official capacity are entirely for official, and not private funds. An account may be opened in the name of the wife of a man who already has an account, if the money is the earning or property of the wife. (See Rule 18.)

Security Deposits.

9. Security deposits lodged with Government Officers will be received on the following terms:—The money will be received directly from the person depositing it, and the account will be opened in his name: he will be required to sign a letter (Form 1) addressed to the Treasury Officer of the District Savings Bank, undertaking not to make any claim on the Bank for the principal of the sum deposited, except with the express written sanction of the Government Officer; not to object to the payment by the Bank to the Government Officer upon his claiming it, and not to make any claim for the interest after such Officer shall have revoked the authority to him to receive it. The Treasury Officer should distinctly record on the fly-leaf of the Pass Book as well as in the Savings Bank Ledger Account of the Depositor kept in the Treasury not only the name of the Depositor but also the purport of the deposit and the date, &c., of his letter of agreement, thus—

Name of Depositor.....being a security accepted by.....on account of .....as per Depositor's letter of agreement dated.....

Money Limit.

10. The limit of Rs. 2,000 for a single Depositor within one year may be exceeded only in the following cases:—

(1) A security deposit with a Government Officer.

(2) A benevolent or *quasi*-public institution (Rule 7).

(3) A transfer from another Taluk or District (Mysore Government) Savings Bank, so far as the money transferred is not on account of deposits made in the current year.

In each case the reason for allowing it must be explained in the monthly statement of deposits.

The limit of Rs. 2,000 is to be construed strictly; withdrawals must not be deducted in applying it.

Opening an Account.

11. To a Depositor opening an account, a Pass Book (see Rule 20) is given, which bear the No. of the Depositor's account. The Depositor's name, occupation (see Annexure A), and residence, must be entered in the Pass Book and on an index card (Form 2) in a clear hand: when a Depositor can write, his signature should also be taken on the index card. If the account is a security deposit, the fact should be stated on the index card.

1. The Nos. given to the Depositor's accounts should be consecutive, and a Depositor's No. should never be altered, nor should the Nos. of closed accounts be given to new Depositors.

2. If a Muhammadan Depositor, on opening his account, makes the express request that interest be not added to his deposit, a note to this effect should be made on the index card, nd the words "no interest" written on the top of his account in the ledger.

3. On first opening an account, the Pass Book is given without charge; but a fee of one rupee is charged for a new Pass Book when the old Pass Book has been lost or so soiled or injured in the Depositor's possession as to require renewal. It is to be understood that if a Pass Book is lost, the Depositor will not be allowed to transact business until he obtains a new one; and when an account is closed, the Depositor should not be allowed to open a new one within twelve months, except on payment of a fine varying, at the discretion of the Treasury Officer, from one to ten rupees.

Rules for writing Names.

12. In filling up the index card, the following rules must be observed:—

(*a*) In the case of the names of Europeans or East Indians the surname is to be written first in a large hand, and after it the Christian name or names or prænomen in a smaller hand, thus—

Wilkins, *James.*

(*b*) In Hindu names, the personal name will be written first, and the tribal name or personal or family addition written last, as in ordinary usage.

(*c*) In Musalman names, the ordinary prefixes (Sheik, Syed, Maulavi) should be written small, thus—

Syed ***Abbas Ali.***

13. The name of a Depositor, when first written in the Depositor's Pass Book and on the index card, may be spelt in any form which is thought best; this spelling must, however, be strictly followed thereafter in all statements of deposits and other returns. It is not essential that the names of different persons bearing the same name should be spelt in the same way.

1. In the case of Native Depositors who sign in English, the spelling which they ordinarily use should be followed.

2. When accounts are opened by persons employed at a distance from their homes, their family as well as their temporary residence should be entered on the index card.

3. In the case of Native Depositors, the name of the father may be added on the index card and in the ledger heading of the depositor's account; but, if it is, the addition need not be made in the deposit lists.

Disposal of Index Cards.

14. The index card must be sent to the Comptroller's office unfolded, with the statement of deposits for the month in which the first deposit is made.

These cards will be sorted and kept in the Comptroller's office districtwar.

Minor's Accounts.

15. A person depositing money on behalf of a minor should be warned that such money cannot be withdrawn during the owner's minority except by a legal guardian—a term which includes the father, or, if the father be not living, the mother, of the minor. If it is desired that the minor shall be able to withdraw the money, the minor must deposit it himself, see Act V of 1873, Section 10.

16. When money is deposited *by another person on behalf of* a minor, the following words should be added to the notice printed at the end of the Pass Book:—

Deposits are repayable only to the properly-constituted guardian of the minor during his minority.

17. The Nazir of a Civil Court appointed by the Court as a guardian of a minor's estate cannot in that capacity become a Depositor in the Savings Bank. The proper place for his account is "Civil Court Deposits."

If an account is opened on behalf of a minor, the following entry should be made in the index card in the place for the Depositor's name :—

" .. ...(minor) son (or daughter) of.....through relative (or guardian).. ..... ; "

And the declaration on the reverse, which should be altered to read as follows, should be signed by the minor's relative or guardian :—

" I hereby declare that the District Savings Bank Rules have been read by (or to) me, and that I accept them as binding upon me.

" I further declare that I have no account on behalf of the minor named below at any of the District Savings Banks.

" I have opened this account with a first deposit of Rs. (in words)..... ... .and have received a Pass Book in which this sum is acknowledged.

" The..... 19

" Relative (or guardian) of.....(minor)."

18. If the person wishing to open an account is a woman, not accustomed to appear in public, her husband or agent may transact business on her behalf; but before an account can be opened on behalf of a woman, her husband or agent must produce a letter authorizing him to do so, signed by her or bearing her mark, and with the signature or mark attested by the signature of a witness known to the Treasury Officer to be trustworthy. The letter of authority should be pasted to the page of the ledger on which the account is opened.

In this case the following entry should be made on the index card in the place for the Depositor's name :—

" ..... wife (or widow) of.....through her husband (or agent)....."

And the declaration on the reverse, which should be altered to read as follows, should be signed by the Depositor's husband (or agent) :—

" I hereby declare that the District Savings Bank Rules have been read to the (or by the) Depositor and that she accepts them as binding upon her. I further declare that the Depositor has no account in her own name at any other District Savings Bank.

" I have opened this account on behalf of the Depositor with a first deposit of Rs. (in words)..... .....and have received a Pass Book in which this sum is acknowledged."

19. Puduvat funds of temples under the management of Government Officers,, where they consist of sums deposited by private individuals for the performance of specified service from the interest thereon, may be invested in the Government Savings Bank. But savings from Government Tasdik allowances or small receipts consisting of " Kanikes." etc., should not be deposited in the Government Savings Bank (*vide* Proceedings No. 5112-20—132, dated 6th December 1887).

Receipt of Deposits.

20. The amount tendered for deposit should be paid in with a chalan (Form 3) which will be signed by the Treasurer and made over to the Savings Bank Clerk, in order that the amount may be entered in the Journal of Deposits (Form 4) and in the Depositor's Pass Book. An acknowledgment will be given in the Pass Book, signed by the Head Accountant and by the Treasury Officer, for every sum deposited; the book being initialled by the Treasury Officer after comparison with the Journal, and delivered to the Depositor.

Fractions of a rupee should not be received in deposit.

Exception.—In case of semi-Government institutions fractions may be allowed.

21. The amount should be entered in the Depositor's Pass Book in words as well as in figures, the balance being struck after each deposit or withdrawal, as in the specimen below :—

Date	Amount of each deposit and withdrawal to be entered in words.	Amount deposited	Amount withdrawn	Balance at credit of the Depositor	Initials of Head Accountant	Initials of Treasury Officer
		Rs.	Rs.	Rs.		
1st Aug. 1885 ...	Deposited Rs. ten only...	10	...	10	D	A. B.
3rd Aug. 1885 ..	Withdrawn Rs. five only...	...	5	5	D	A. B.

Repayment of Deposits.

22. To withdraw money a Depositor is required to present or send his Pass Book with an application for withdrawal (Form 6) properly filled in and signed; if he does not present himself at the Treasury for payment, the name of his agent or messenger should be entered at the foot of the form, and the signature of the agent or messenger should be placed beneath this entry. The application may be written in English or Vernacular at the option of the Depositor.

if a Depositor is unable to write, he should be required to attend at the Treasury personally, if possible, and affix his mark or seal to the application; should he be unable to attend personally, he may send his Pass Book with the application bearing his mark or seal duly attested by the signature of a witness of known respectability.

This application he will hand in, together with his Pass Book; the necessary entries will be made in the Journal of Withdrawals (Form 5) and in the list of Deposits Repaid.

The production of the Pass Book and the signature of the Depositor in the withdrawal, application may be dispensed with only in the case of payments made under orders of a competent Civil Court.

23. Reference will then be made to the Depositor's ledger account, and after the payment order has been written on the reverse of the application mentioned above, the money will be paid to the Depositor by the Treasurer, and the repayment will then be entered in his Pass Book and attested by the Treasury Officer, who should, when signing the Pass Book, tick off the entry in the Journal and hand the Pass Book to the Depositor.

The payment must in all cases be made at the Treasury. Treasury Officers are forbidden to remit the amounts to Depositors.

Accounts.

24. The accounts to be kept are (besides the Pass Book, which remains in possession of the Depositor)—

(1) The *Journal of Deposits*, containing all receipts in order of their occurrence.

(2) The *Journal of Withdrawals*, containing all payments in order of their occurrence.

(3) The *Ledger*, in which the receipts and payments are entered in a separate account for each Depositor.

Journal of Deposits.

25. The receipts must be posted at time of their occurrence in the Journal of Deposits in which a total should be regularly carried forward. At the end of the year space should be left, in which the interest, after having been passed by the Comptroller's Office, should be added to the deposits, and the balance struck by substracting the total of the repayments. This balance should then be carried forward to the next year, as the total balance due to Depositors.

Journal of Withdrawals.

26. The Journal of Withdrawals will be posted as the payments are made, and in it also a total should be carried forward to the end of each year.

1. The column added to this form and to form headed "Interest paid on closed accounts," requires attention, When an account is closed, interest is to be paid to the Depositor to the end of the preceding month, and the whole amount repaid is to be entered in the column "Amount repaid." As, however, the interest so paid, although credited to the individual Depositor's account, will not be entered as a receipt in the Journal of Deposits till the end of the year, it is necessary to keep a record of interest so paid, in order to ascertain the true balance of deposits, which of course is undiminished by such payments made during the course of the year. For this purpose, such interest will be entered separately in the column provided for it, and regularly carried forward to the end of the year.

2. It must be borne in mind that the interest, at the commencement of the new official year, becomes a part of the principal, and hence no payment should be shown in column "Interest on closed accounts," unless, besides repaying the original deposits and interest for past years, there is also interest paid for a portion of the currrent year; in short, the column is intended only for the interest of the current year which has not yet been added to principal.

Ledger.

27. The Ledger (Form 7, which will be supplied in printed sheets) must be posted from the Journal of Deposits and of Withdrawals as soon as practicable after each transaction takes place.

It is desirable that the Treasury Officer, when attesting Depositors' Pass Books, should take the opportunity of satisfying himself, by reference to the Ledger, in some cases every day, that it is properly kept, and that the balances in the Ledger and in the Pass Books agree.

Addition of Interest.

28. At the end of every month the Savings Bank Clerk must go through the Ledger, and fill up the "Principal or Lowest Balance" and "Interest" columns of every current account. In the column headed "Principal or Lowest Balance" should be entered against each month the minimum balance of the account between the close of the fourth day and the end of the month—see Annexure C.

1. If any difficulty is experienced as to the manner of filling up this column, an account should be sent on a spare Ledger form to the Comptroller's office for instructions; care must be taken that the clerk thoroughly understands this point, as the accuracy of the interest calculation is dependent on the correctness of the amount in the "Principal or Lowest Balance" column.

2. On these spare Ledger forms (printed on common paper) copies of any particular accounts may be sent to the head office for verification, if there be any difficulty in tracing discrepancies.

29. Interest, which is 3½ per cent per annum though added annually to principal, will be calculated monthly and entered in the "Interest" column. The rule for calculation is given in No. VII of the Rules quoted under Rule 1, and an extended Interest Table will be found in Annexure C. But it should be remembered that no higher monthly interest will be allowed upon any balance than Rs. 13-0-4 which is the interest upon Rs. 5,000.

The rule for calculating interest is as follows :—One anna will be taken as the interest for one month on every twenty-four rupees of the amount entitled to bear interest, and for broken sums below twenty-four rupees, the following table will be used :—

Principal			Interest		Principal			Interest	
Rs.	a.	p.	As.	p.	Rs.	a.	p.	As.	p.
2	0	0	0	1	14	0	0	0	7
4	0	0	0	2	16	0	0	0	8
6	0	0	0	3	18	0	0	0	9
8	0	0	0	4	20	0	0	0	10
10	0	0	0	5	22	0	0	0	11
12	0	0	0	6	24	0	0	1	0

Example.—Required interest for one month on Rs. 134-6-10—

		Rs.	a.	p.		As.	p.
Interest on	...	120	0	0	is	5	0
Interest on	...	14	6	10	is	0	7
Total	...	134	6	10		5	7

Annual Closing of Ledger.

30. At the end of the year each current account will be closed, by making a total of the deposits without the opening balance, entering thereunder the opening balance and interest for the year. Then the deposits, opening balance, and interest should be added together, and from the total the repayment should be deducted. The remainder will be the closing balance and will agree with the last figure in the Ledger column "Balance after each transaction," *plus* the total of the interest for the year.

1. Very active measures must be taken towards the close of the year to complete the interest calculations. As no interest is allowed on deposits made after the close of the fourth day of June, the principal and interest for June (subject only to correction in respect of repayments in June) can, immediately after the close of the fourth day in June, be entered in pencil and the interest totalled in pencil. In posting repayments in June, any of these calculations would, if necessary, be altered.

2. If this be done, it is not probable that there will be any difficulty in closing the accounts of all Depositors by the 15th of July ; if possible, this should always be done, and the nterest for the past year written in the Depositor's Pass Book and added to his balance on the fiirst occasion of his presenting his Pass Book after the annual statement has been passed and returned by the Comptroller's office.

Intermediate Closing of Accounts.

31. When a Depositor wishes to close his account in the course of the year, interest to the end of the preceding month is to be credited to the account, and paid to the Depositor with the principal ; otherwise, no payment on account of interest for the *current year* should be made *within* it. (See notes under Rule 26.)

1. The fact of an account having been closed must be noted on the Journal of Withdrawals (Form 5), and the Pass Book must be surrendered and kept for record in the Treasury.

2. If after an account is thus closed and Pass Book surrendered, a petty error in calculation of interest is discovered, the correction of which leaves a small balance in the account, the Treasury Officer should, after having, if possible, informed the Depositor, and after six months have elapsed, draw the amount on his own receipt and pay it into the Treasury as a "Miscellaneous receipt," making a note in the Savings Bank Ledger of the transaction. Such an amount may at any time be refunded under sanction of the Comptroller.

Returns to Head Office.

32. The particulars of all receipts and repayments of deposits are to be entered in prescribed forms and must be sent to the Comptroller's office *not later than the 10th of every month.* These monthly lists should contain the transactions of a whole month.

The applications of withdrawal must accompany the Journal of Withdrawals sent to the Comptroller's office in support of the payments made.

Dead Accounts.

33. The following accounts are to be considered "dead accounts," and are to be transferred to the Comptroller's office by the procedure described in the next two paragraphs :—

Accounts, the balance of which	and in which there have been no deposit, and no repayment for—
does not exceed Rs. 10	3 complete years.
does not exceed Rs. 100	6 „ „
exceeds Rs. 100	12 „ „

unless, in the last case, the Treasury Officer has reason to believe that a claim is likely soon to be preferred to the balance.

34. At the end of every year, after the completion of the interest calculations, and along with the writing up of the closing balances in the ledger accounts (see end of Rule 30), the balance of such accounts as are to be treated as "dead" at the end of the year, under the previous rule, should also be written up in the ledger, but under the line showing the repayments of June, as "transferred to Comptroller's office as a dead account." And each such balance will be entered in column 7 (*b*) of the annual statement of Savings Bank Deposits, as an amount withdrawn by transfer to Dead Account. The closing balances in these accounts will therefore be nil, and the account will cease to be carried forward in the new year. The total amount at credit of all such dead accounts will be entered as a repayment under June 30th, in the Journal of repayments, and described as "transferred to Comptroller's office as per column 7 (*b*) of the annual Statement of Savings Bank Deposits." No entry of this is required in the list of repayments, nor does the transaction pass through the Treasury.

The interest must be calculated, under the usual rules, up to the end of June, as the transfer to Comptroller's office is not a "repayment in June" such as to prevent credit of interest for that month.

35. In the Comptroller's office these accounts will be brought on to a new ledger in the following form :—

Serial No.	Original No. of Account / Number	Name of Depositor	Date of transfer to dead account	Amount of dead balance	Repaid in	Balance on June 30	Repaid in	Balance on June 30	And so on for as many years as convenient

The interest due on these balances will not be calculated, or added, so long as the account is on the ledger at the Comptroller's office.

Reopening a Dead Account.

36. If, after an account is thus transferred, the Depositor makes another deposit, producing the original Pass Book, or his legal representative makes a claim to repayment which, but for the transfer of the account, the Treasury Officer would admit, the Treasury Officer will apply to the Comptroller's Office for repayment of the whole balance, with arrear interest, whereupon an order in the following form will issue to the Treasury Officer :—

OFFICE OF THE COMPTR.,
MYSORE GOVERNMENT.,
BANGALORE, DATED.....190 .

To

THE DEPUTY COMMISSIONER,
TREASURY DEPARTMENT,
DISTRICT.

Register No. of Dead Account— of { Taluk or Dt. Treasury.
Original No. of Account—
Depositor's name—
Date of transfer to Dead Account —
Amount of balance transferred to Dead Account Rs.
Interest on account from to Rs.

Total Rs.

His No. dated applying for sanction to revive the marginally noted Savings Bank Dead Account.

As requested in the above, has the honor to authorize the revival of the account in question, and to inform that the amount of the deposit and its interest up to end of the preceding year as noted in the margin should be shown in his Savings Bank Journal.

Comptroller.

N. B.—This amount is not to be included in the total of the monthly list of deposits but entered, for the information of this office, below the total (see para 36 of the Mysore Government Savings Bank Rules).

37. With the amount thus advised as due on July 1st, the account will be opened anew in the Depositor's name, and under the old number. The entry in the Journal of Deposits will bear the actual date of the credit, but the account in the Ledger will show the amount in a line below the "Balance brought forward" and above the receipts of July as "Received from dead account on (*date*)," in order that the interest calculations for the current year may be made in the same way as if the amount had been an opening balance.

After the account is thus opened in the Ledger, the whole or any part of the amount may be repaid, or the account closed, under the usual rules.

Annual Return and Adjustment.

38. As soon as practicable after the close of each year, a statement (Form 9) prepared from the Ledger must be sent to the head office, showing the *state* of each Depositor's account open at any part of the year.

The totals of the columns for opening balance, deposits, and repayments, should be proved with the Journals.

The entries under "Repayments," which are transfers of dead accounts to the Comptroller's Office (Rule 34), and those under "Deposits," which are reopening of such accounts (Rule 37), should be indicated by a *D* written in red ink.

39. This form will, after examination and approval in the Comptroller's Office, be returned to the district with an order allowing the interest claimed, which will thereupon be entered in the Journal of Deposits.

1. The total amount of interest is to be added in a lump sum to the balance of the preceding year in the Journal of Deposits (*vide* Rule 24); also, of course, individually in each Depositor's account; but it should not be shown in the monthly statements submitted to the Comptroller's Office.

2. No charge on account of interest is to be made in the Treasury accounts, which will show only the amounts received from, or paid to, the Bank. The necessary adjustment will be made in the books of the Comptroller.

Transfers of Accounts.

40. Transfers of accounts from one District Savings Bank to another are permitted in the following manner:—

(*a*) The Depositor should submit his Pass Book either personally or by letter. The Treasury Officer should write the following endorsement in the Pass Book immediately after the last entry: "Transferred to the Savings Bank at...." He should sign the endorsement and make the necessary entries in his withdrawal sheet and Depositor's account. He should send an advice with a copy of the Depositor's account for the current year, as well as his signature taken on a separate piece of paper, or his application in original (according as the Depositor appears personally or not) to the Bank to which the transfer is made, noting the fact of the transfer and the name of the Bank to which transfer is made on the withdrawal statement which he will send to the Comptroller's Office. On receipt of the Advice of Transfer (Form 8) the receiving Bank should open the account immediately in its Savings Bank books free of any charge for Pass Book, and attach the advice to the deposit statement which it sends to the Comptroller's Office. The receiving Bank should allow interest on the transferred amount for the period for which it may have been due at the transferring Bank.

(*b*) So much of the transferred amount as was on account of deposits made in the preceding year should be excluded in calculating the limit of Rs. 2,000 assigned by Government for deposits made in one official year. But deposits made in the current year should not be excluded.

40A. When a Depositor's account is transferred from one District Treasury to another, or from one Taluk Treasury to another, it should be treated as a new account in the receiving Treasury and should have a new No. assigned to it in the Savings Banks Ledger and Pass Book, the former No. being struck out.

(*a*) No Savings Bank account will be transferred from one taluk to another of the same District except under the order of the District Treasury Officer.

(*b*) The Depositor must deliver up his Pass Book to the Amildar of the Taluk (A) in which the deposit stands, with an application stating to what taluk (B) he wishes it to be transferred. The Amildar (A) will send the application and the Pass Book to the Treasury Officer of his District, who will close the account by entering in the Pass Book after the last entry the amount of balance at credit with the words "Transferred to the Taluk Treasury at .. .." signing the entry. He will then send the Depositor's application and Pass Book with an order to the Amildar (B) to open an account in the Depositor's name (with a new No.), by copying out from the Pass Book the balance at close of last year and the items of receipt and withdrawal for the current year, and to credit the balance transferred to the Depositor in the Ledger as well as in the Taluk C account of the day as a Savings Bank deposit transferred from (A), and also to charge it on the other side of the C account under Taluk Remittances. On application the receiving Taluk Treasury (B) will deliver the Pass Book to the Depositor.

(*c*) The District Treasury Officer must also direct the transferring Amildar (A) to charge the amount of balance in his C account under Savings Bank Deposits (transferred) and credit it under Taluk Remittances, and to refer the Depositor to the receiving Amildar (B) for his Pass Book.

(*d*) When a transfer is wanted from a Taluk in one District to a Taluk in another, the transferring Amildar (A) will send the application and Pass Book to the District Treasury, which will debit the balance under Taluk Remittances and remit the amount by a Public Service Transfer Receipt with the Pass Book to the other District Treasury, which will send them on to the Taluk (B) to which the transfer is to be made. Both Taluk Amildars (A) and (B) will be instructed by the respective District Treasuries to make the requisite entries in their C accounts, as well as in the Savings Bank ledgers, prescribed above.

(*e*) District Treasuries will, for convenience of reference, keep an alphabetical index of all Depositors' names borne, on the general ledger of the District. A similar index will be kept in every taluk of the names of the Depositors borne on its books if they are numerous.

1. A Depositor may have his account transferred free of charge to any District or Taluk Savings Bank; provided that the account shall have been in existence for three months previous to the date of transfer.

2. No transfer should be made from one District or Taluk to another during the latter half of June.

3. The amount received by transfer should pass through the Savings Bank Journals.

Decease, Marriage, Minority, and Lunacy of Depositors.

41. The cases of decease, marriage (of women), minority, and lunacy of Depositors are provided for by Act V of 1873. The rule for minors is also stated under Rules 15 and 16.

42. When repayment is made of a deposit belonging to the estate of a Depositor deceased, the List of Withdrawals must be supported by a certificate from the Treasury Officer, setting forth that probate of the deceased's will or letters of administration to his or her estate, or a certificate granted under Act XXVII of 1860 in favor of the actual payee, has not been produced before him.

Form is prescribed for certificate under Section 8 of Act V of 1873 (Savings Banks Act) required for proceedings regarding deceased Depositors' estates.

43. When a female Depositor changes her name on marriage, the name must be altered in the Ledger under the initials of the Treasury Officer, and a fresh card, signed with the new name, must be sent to the Comptroller's Office for record,—a note being made on the reverse (signed by the Treasury Officer) of the reason for so doing.

Miscellaneous.

44. In the Savings Bank forms and accounts should be entered only receipts and repayments on account of deposits; other items, such as sale proceeds of Bank Pass Books to Depositors who require new books, being noted separately at foot of the list of receipts, below the total. Such items should also be separately paid into the Treasury for credit to Government (Miscellaneous Receipts), and not be mixed up with the Savings Bank Accounts.

45. Recoveries of overpayments must be passed through the Journal and Ledger and the Monthly List of Deposits.

46. None but printed forms may be used for the purpose for which printed forms are supplied.

ANNEXURE A.

CLASSIFICATION OF DEPOSITORS.

The classification of Depositors for statistical purposes will be made in the head office from the occupation, as stated on the index cards. The following is a sketch of the arrangement that will be observed.

All persons in the service or pay of Government should be distinguished by the word "Government" following that descriptive of their occupation.

CLASS I—PROFESSIONAL.

(a) Having Fixed Incomes.

Clerks and superior Government servants.
Clerks in private employ.
Ministers of religion.
Persons engaged in education.

(b) Having Variable Incomes.

Legal.
Medical.
Engineering, etc., etc.

CLASS II—DOMESTIC.

Including Persons in Unskilled Employment on Fixed Wages.

Household servants.
Policemen.
Railway employees, not falling under Class I or V.
Menial servants, other than household servants.
Soldiers.

CLASS III—COMMERCIAL.

All persons engaged in commerce or trade not receiving fixed salary or wages.

CLASS IV—AGRICULTURAL.

Cultivators and others (not having fixed incomes) deriving support directly from agriculture.

CLASS V—INDUSTRIAL.

Artisans and Handicraftsmen of all classes.
Cartmen.
Boatmen.
Fishermen.
Washermen.
Barbers.
Nurses.
Labourers, etc.

CLASS VI—INDEFINITE OR NON-PRODUCTIVE.

Persons living on rent of land, houses, shops, etc.
Other persons of independent means.
Pensioners.
Minors.
Married women.
Unmarried women.
Widows.

ANNEXURE B.

MEMORANDUM OF INSTRUCTIONS FOR TREASURY OFFICER.

WHAT A TREASURY OFFICER SHOULD DO.

1. Keep a careful watch over the Ledger, and see that it agrees with the Pass Books.
2. See that all blanks in Savings Bank forms are filled up.

WHAT A TREASURY OFFICER SHOULD NOT DO.

3. Allow a single day's delay in the despatch of the monthly accounts.
4. Despatch an account with unattested corrections, or paper pasted on to lengthen the form.
5. Receive fractions of a rupee in deposit.
6. Pay interest for current year, except on closed accounts.
7. Allow sale proceeds of Pass Books to enter the Savings Bank account, or the annual credit of interest to enter the Treasury accounts.

POINTS TO BE IMPRESSED ON THE TREASURY CLERK IN CHARGE OF SAVINGS BANK WORK.

8. He must fully understand the rules for calculating and adding interest.
9. Never make erasures: alterations may be made in red ink and attested.
10. Write the index cards himself (except the Depositor's signature), and enter the occupation clearly with reference to the list given in Annexure A.
11. Receipts should be given and money paid with expedition. Depositors should never be kept waiting.
12. Treasury Officials are not allowed to disclose the name of any Depositor or the amount deposited or withdrawn by him except to the Comptroller or others of the department engaged in carrying out the Savings Bank work.

ANNEXURE C.

MONTHLY INTEREST CALCULATOR.

Mysore Government Savings Bank Deposits at 3½ per cent per annum.

A.	P.	Rupees. 0	1	2	3	4	5	6	7	8	9	10	11	12	13	A.	P.
0	0	0	384	768	1,152	1,536	1,920	2,304	2,688	3,072	3,456	3,840	4,224	4,608	4,992	0	0
0	6	12	396	780	1,164	1,548	1,932	2,316	2,700	3,084	3,468	3,852	4,236	4,620	...	0	6
1	0	24	408	762	1,176	1,560	1,944	2,328	2,712	3,096	3,480	3,864	4,248	4,632	...	1	0
1	6	36	420	804	1,188	1,572	1,956	2,340	2,724	3,108	3,492	3,876	4,260	4,644	...	1	6
2	0	48	432	816	1,200	1,584	1,968	2,352	2,736	3,120	3,504	3,888	4,272	4,656	...	2	0
2	6	60	444	928	1,212	1,596	1,980	2,364	2,748	3,132	3,516	3,900	4,284	4,668	...	2	6
3	0	72	456	840	1,224	1,608	1,992	2,376	2,760	3,144	3,528	3,912	4,296	4,680	...	3	0
3	6	84	468	852	1,236	1,620	2,004	2,388	2,772	3,156	3,540	3,924	4,308	4,692	...	3	6
4	0	96	480	864	1,248	1,632	2,016	2,400	2,784	3,168	3,552	3,936	4,320	4,704	...	4	0
4	6	108	492	876	1,260	1,644	2,028	5,412	2,796	3,180	3,564	3,948	4,332	4,716	...	4	6
5	0	120	504	888	1,272	1,656	2,040	2,424	2,808	3,192	3,576	3,960	4,344	4,728	...	5	0
5	6	132	516	900	1,284	1,668	2,052	2,436	2,820	3,204	3,588	3,972	4,356	4,740	...	5	6
6	0	144	528	912	1,296	1,680	2,064	2,448	2,832	3,216	3,600	3,984	4,368	4,752	...	6	0
6	6	156	540	924	1,308	1,692	2,076	2,460	2,844	3,228	3,612	3,996	4,380	4,764	...	6	6
7	0	168	552	936	1,320	1,704	2,088	2,472	2,856	3,240	3,624	4,008	4,392	1,776	...	7	0
7	6	180	564	948	1,332	1,716	2,100	2,484	2,868	3,252	3,636	4,020	4,404	4,788	...	7	6
8	0	192	576	960	1,344	1,728	2,112	2,496	2,880	3,264	3,648	4,032	4,416	4,800	...	8	0
8	6	204	588	972	1,356	1,740	2,124	2,508	2,892	3,276	3,660	4,044	4,428	4,812	...	8	6
9	0	216	600	984	1,368	1,752	2,136	2,520	2,904	3,288	3,672	4,056	4,440	4,824	...	9	0
9	6	228	612	996	1,380	1,764	3,148	2,532	2,916	3,300	3,684	4,068	4,452	4,836	...	9	6
10	0	240	624	1,008	1,392	1,776	2,160	2,544	2,928	3,312	3,696	4,080	4,464	4,848	...	10	0
10	6	252	636	1,020	1,404	1,788	2,172	2,556	2,940	2,324	3,708	4,092	4,476	4,860	...	10	6
11	0	264	648	1,032	1,416	1,800	2,184	2,568	2,952	3,336	3,720	4,104	4,488	4,872	...	11	0
11	6	276	660	1,044	1,428	1,812	2,196	2,580	2,964	3,348	3,732	4,116	4,500	4,884	...	11	6
12	0	288	672	1,056	1,440	1,824	2,208	2,592	2,976	3,360	3,744	4,128	4,512	4,896	...	12	0
12	6	300	684	1,068	1,452	1,836	2,220	2,604	2,988	3,372	3,756	4,140	4,524	4,908	...	12	6
13	0	312	696	1,080	1,464	1,848	2,232	2,616	3,000	3,384	3,768	4,152	4,536	4,920	...	13	0
13	6	324	708	1,092	1,476	1,860	2,244	2,628	3,012	3,396	3,780	4,164	4,548	4,932	...	13	6
14	0	336	720	1,104	1,488	1,872	2,256	2,640	3,024	3,408	3,792	4,176	4,560	4,944	...	14	0
14	6	348	732	1,116	1,500	1,884	2,268	2,652	3,036	3,420	3,804	4,188	4,572	4,956	...	14	6
15	0	360	744	1,128	1,512	1,896	2,280	2,664	3,048	3,432	3,816	4,200	4,584	4,968	...	15	0
15	6	372	756	1,140	1,524	1,908	2,292	2,676	3,060	3,444	5,828	4,212	4,596	4,980	...	15	6
A.	P.	0	1	2	3	4	5	6	7	8	9	10	11	12	13	A.	P.
		Rupees.									Rupees.						

N. B.—The interest on every sum of Twelve Rupees is given in the table above, the number of Rupees being at the top and bottom, and the number of Annas and Pies at the sides. For excesses of principal over even Twelves of Rupees, add interest at the rate of one pie for every Two Rupees.

ANNEXURE D.

ACT No. V OF 1873.

THE GOVERNMENT SAVINGS BANKS ACT, 1873.

CONTENTS.

Preamble.

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4. Payment on death of Depositor.
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   Saving of right of executor.
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6. Security for due administration.
7. Power to administer oath.
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8. Deposit when excluded in computing Court-fees.
9. Act not to apply to deposits belonging to estates of European soldiers or deserters.

Deposits belonging to Minors.

10. Payment of deposits to minor or guardian.
11. Legalization of like payments heretofore made.

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12. Payment of deposits belonging to lunatics.

Deposits made by Married Women.

13. Payment of married woman's deposits.

Rules.

14. Rules regulating certificates under Section 8 and payments under Section 10, 12 or 13.

AN ACT TO AMEND THE LAW RELATING TO GOVERNMENT SAVINGS BANKS.

Preamble.

Whereas it is expedient to amend the law relating to the payment of deposits in Government Savings Banks; It is hereby enacted as follows:—

Preliminary.

Short title.

1. This Act may be called "The Government Savings Banks Act, 1873."

Local extent.

It extends to the whole of Mysore.

Commencement.

And it shall come into force on the passing thereof.

Repeal of Act XXVI of 1855.

2. Act No. XXVI of 1855 *(to facilitate the payment of small deposits in Government Savings Banks to the representatives of deceased depositors)* is hereby repealed.

Interpretation clause.

3. In this Act—

"Depositor." "Deposit."

"Depositor" means a person by whom, or on whose behalf, money has been heretofore, or shall be hereafter, deposited in a Government Savings Bank and "Deposit" means money so deposited.

"Secretary." "Minor"

"Secretary" includes every person empowered to manage a Government Savings Bank and "Minor" means a person who has not completed the age of eighteen years.

Deposits belonging to the Estates of Deceased Persons.

Payment on death of Depositor.

4. If a Depositor dies leaving in a Government Savings Bank a sum of money no exceeding one thousand rupees, and if probate of his will or letter of administration of his estate or a certificate granted under Act No. XXVII of 1860 *(for facilitating the collection of debts on succession, and for the security of parties paying debts to the representatives of deceased persons)* is not produced to the Treasury Officer of such Bank within three months of the date of the said Depositor,

the Treasury Officer of such Bank may pay the said sum of money to any person appearing to him to be entitled to receive it, or to administer the estate of the deceased.

Payment to be a discharge.

5. Such payment shall be a full discharge from all further liability in respect of the money so paid.

Saving of right of executor.

But nothing herein contained precludes any executor or administrator, or other representative of the deceased, from receiving from the person receiving the same the amount remaining in his hands after deducting the amount of all debts or other demands lawfully paid or discharged by him in due course of administration.

Saving of right of creditor.

And any creditor or claimant against the estate of the deceased may recover his debt or claim out of the money paid under this Act or the said Act No. XXVI of 1855, to any person, and remaining in his hands unadministered, in the same manner and to the same extent as if the latter had obtained letters of administration of the estate of the deceased.

6. The Treasury Officer of any such Bank may take such security as he thinks necessary from any person to whom he pays any money under Section 4 for the due administration of the money so paid, and he may assign the said security to any person interested in such administration.

Security for due administration.

7. For the purpose of ascertaining the right of the person claiming to be entitled as aforesaid, the Treasury Officer of any such Bank may take evidence on oath or affirmation according to the law for the time being relating to oaths and affirmations.

Power to administer oath.

Any person who upon such oath or affirmation makes any statement which is false, and which he either knows or believes to be false, or does not believe to be true, shall be deemed guilty of an offence under Section 193 of the Indian Penal Code.

Penalty for false statement.

8. Where the amount of the deposit belonging to the estate of a deceased Depositor does not exceed one thousand rupees, such amount shall be excluded in computing the fee chargeable under the Court-fees Act 1870, on the probate, or letters of administration, or certificate (if any) granted in respect of his property.

Deposit when excluded in computing Court-fees.

Provided that the person claiming such probate or letters or certificate shall exhibit to the Court authorized to grant the same a certificate of the amount of the deposit in any Government Savings Bank belonging to the estate of the deceased. Such certificate shall be signed by the Treasury Officer of such Bank, and the Court shall receive it as evidence of the said amount.

9. Nothing hereinbefore contained applies to money belonging to the estate of any European Officer.

Act not to apply to deposits belonging to estates of European soldiers or deserters.

Deposits belonging to Minors.

10. Any deposit made by or on behalf of any minor may be paid to him personally, if he made the deposit, or to his guardian for his use, if the deposit was made by any person other than the minor, together with the interest accrued thereon.

Payment of deposits to minor or guardian.

The receipt of any minor or guardian, for money paid to him under this section, shall be a sufficient discharge therefor.

11. All payments of deposits heretofore made to minors or their guardians by any Treasury Officer of a Government Savings Bank shall be deemed to have been made in accordance with law.

Legalization of like payments heretofore made.

Deposits belonging to Lunatics.

12. If any Depositor becomes insane or otherwise incapable of managing his affairs and if such insanity or incapacity is proved to the satisfaction of the Treasury Officer of the Bank in which his Deposit may be,

Payment of deposits belonging to Lunatics.

Such Treasury Officer may, from time to time, make payments out of the deposit to any proper person,

and the receipt of such person, for money paid under this section, shall be a sufficient discharge therefor.

Where a committee or manager of the Depositor's estate has been duly appointed, nothing in this section authorizes payment to any person other than such committee or manager.

Deposits made by Married Women.

13. Any deposit made by or on behalf of a married woman or by or on behalf of a woman who afterwards marries, may be paid to her whether or not the Indian Succession Act, 1865, Section 4, applies to her marriage; and her receipt for money paid to her under this section shall be a sufficient discharge therefor.

Payment of married woman's deposit.

Rules.

14. All certificates under Section 8 and all payments under Section 10, 12, or 13, shall be respectively granted and made by the Treasury Officer of the Bank, subject to such rules consistent with this Act as the Government of His Highness the Maharaja of Mysore may from time to time prescribe.

Rules regulating certificates under Section 8 and payments under Section 10, 12 or 13.

ANNEXURE E.

(FORM 1)

(Article No. 9)

To—The Officer in charge of the

District

.....*Taluk Treasury.*

Dated

SIR,—I have the honor to apprise you that I have authorized the* to deposit the sum of Rs. in the District Savings Bank at your Treasury as my security to Government, and that the same will not be payable to me until I shall produce to you the express written sanction of the* under whom I may be serving, for payment of the same. I have also agreed not to object to the payment by the Bank of this deposit to such* upon his claiming it, and not to make any claim for interest after such* shall have revoked the authority for the District Treasury to pay me the interest.

I have the honor to be,

Sir,

Your most obedient servant,

Signature and designation of Depositor.

N. B.—Insert designation of Government Officer in the four blank spaces marked thus*.

(FORM 2)

(Article No. 14)

INDEX CARD.

ACCOUNT No.

1. Name of depositor—
2. Name of father of depositor—
3. Occupation of depositor—
4. Residence of depositor—
5. Temporary residence—
6. Name of $\frac{\text{relative}}{\text{guardian}}$ or $\frac{\text{husband}}{\text{agent}}$
7. I declare that I at present hold no other Savings Bank account in any Treasury in the State.

Date

Station

Signature of depositor.

NOTES.

1. Column 5 to be filled up only when an account is opened by a person employed at a distance from his home; and column 6 when the account opened is on behalf of a minor or to a woman not accustomed to appear in public.

2. When the account opened is on behalf of a Corporation or Committee or an Institution or a *quasi*-public Association, the name of the Officer who is authorized to operate on the account, and the name of the Corporation or Committee or Institution or Association only need be entered on the Index card.

Instructions for filling up the Index card.

1. The name, the father's name, occupation, and residence, to be entered are those of the depositor and not those of the relative or guardian or husband or agent.

2. When an account is opened—

(*a*) by a minor, his signature should be obtained to the Index card;

(*b*) on behalf of a minor, that of the relative or guardian;

(c) on behalf of a woman not accustomed to appear in public, that of her husband or agent.

3. In filling up the Index card—

(a) of a European or East Indian Depositor, the surname to be written first and then the Christian name;

(b) of a Hindu Depositor, the personal name first and the tribal or family name after it;

(c) of a Mussalman Depositor, the prefix (such as, Sheik, Syed, Moulvi) should be written first in a small hand and the name after it in a large hand.

4. When a Mahomedan depositor desires that no interest be added to his account the fact should be noted on the Index card.

5. When a Depositor signs in English, the spelling used by him must invariably be followed. In other cases the spelling adopted in writing the Index card must be strictly followed in all statements and accounts.

6. When the account opened is on account of a security deposit the letters "S. D." should be inserted against the account No.; and the designation of the Government Officer to whom the security is pledged noted across the Index card in red ink.

FORM 3.

(Article No. 20.)

MYSORE GOVERNMENT SAVINGS BANK CHELLAN.

BANGALORE,

Dated 190

Rupees (in words).....

.....

Presented by.....

On account of.....

Signature of Depositor.

FORM 4.

(Article No. 20.)

DISTRICT SAVINGS BANK.

Journal of Deposits for the month of 190

Date	Depositor's		Amount of deposit in cash	Amount of deposit by transfer	Daily Total
	No.	Name			

FORM 5.

(Article No. 22.)

DISTRICT SAVINGS BANK.

Journal of Withdrawals in the month of 190

Voucher No.	Date	Depositor's		Amount withdrawn in cash	Amount withdrawn by transfer	Daily Total
		No.	Name			

FORM 6.

(Article No. 22)

MYSORE GOVERNMENT SAVINGS BANK.

Voucher No.....

APPLICATION FOR WITHDRAWAL.

TO THE SAVINGS BANK AT .....

I DESIRE to withdraw the sum of Rupees (*in words*).....

.....

from my Savings Bank Account No.....The balance at my credit this day is Rs.....

I acknowledge receipt of the above amount Rs.....

Dated.....190

Signature of Depositor.

When the Depositor does not attend the Savings Bank personally, the name of the agent or messenger to whom payment is to be made should be entered, and the agent or messenger should sign his name in the spaces provided below.

Name of Messenger or Agent.....

Signature of Messenger or Agent.....

FORM 7.

Article No. 27

DISTRICT SAVINGS BANK.

Depositor's No. ...

" *Name* ...

" *Residence* ...

Dr. ... " *Occupation* ... *Cr.*

Date	Deposits	Withdrawals.	Balance after each transaction	Principal or lowest balance of each month	Interest on lowest balance
Balance brought forward ...					
19 July					
" August					
" September... ...					
" October					
" November					
" December					
19 January					
" February					
" March					
" April					
" May					
" June					
Total Deposits & Withdrawals					
Add Opening Balance ...					
Add Interest for the year ...					
Total ...					
Deduct Withdrawals ...					
Closing Balance ...					

61

FORM 8.

(Article No. 40*a*)

Memo No.....dated.....

Depositor's No.....

Depositor's name.....

.....

Principal Rs.....

transferred to the District (*or* Taluk)

Savings Bank at.....

Current year's interest Rs.....

.....

Dated.....19

Treasury Officer.

MYSORE GOVERNMENT SAVINGS BANK.

ADVICE OF TRANSFER OF AN ACCOUNT.

Memo No.

From

The Treasury Officer,.....District.

To

The Treasury Officer,.....District.

At the request of.....

a remittance Transfer Receipt for Rs. (in words) .....is herewith forwarded, being the amount of Principal at the credit of his account No.....in the District (*or* Taluk) Savings Bank at.....now transferred to the District (*or* Taluk) Savings Bank at.....

The sum of Rupees.....is the current year's interest up to the end of the month of .....19 which should be entered in lump against the principal in the column "Interest on lowest balance."

A copy of the Depositor's Ledger Account and his signature (*or* Application) are attached herewith.

Treasury Officer,

Dated.....19 .....*District.*

Note.—This amount should be credited in the receiving Treasury immediately on receipt of the advice; etc., without waiting for the personal attendance of the depositor with this Pass Book.

No transfer should be made during the latter half of the month of June of any year.

Particulars to be filled in by the Treasury Office to which the account is transferred.

No. of the Account.....

Name of the Depositor.....

Occupation .....

Date on which the account was opened in his office .....

Note.—The advice of transfer must be forwarded to the Comptroller with the S. B. Journal.

FORM 9.

(Article No. 38)

DISTRICT.

Annual Statement of Savings Bank Deposits for 190 —19

1	2	3	4		5			6	7		8	9
			Deposits		Interest				Withdrawals			
Account No.	Name and occupation of Depositor.	Opening balance on 1st July 19	Cash.	Amounts revived from dead accounts.	On current deposits.	On amounts transferred to dead accounts.	On amounts revived from dead accounts.	Total of 3, 4 and 5.	(a) Cash.	(b) Amounts transferred to dead accounts.	Closing balance on 30th June 19 .	Remarks. (1) Names of Treasuries to and from which transfers are made should be noted in red ink against the accounts. (2) Security deposits should also be noted "S. D." in red ink in Col. 2.